

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

**Lot 176, Section "D", Kingston West Subdivision, in Section 28, Township 1 South, Range 8 West,
Desoto County, Mississippi**

STATE OF MISSISSIPPI
COUNTY OF Desoto

WHEREAS, on the 30th day of October, 1997, Steven B. Torrans Jr. and wife, Susan A. Torrans, executed and delivered a certain Deed of Trust unto Thomas F. Baker IV, Trustee for FT Mortgage Companies d/b/a First Tennessee Mortgage Company, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of Desoto County, Mississippi in Book 946 at Page 62; and

WHEREAS, on the 29th day of April, 2002, Steven B. Torrans, Jr. and Susan A. Torrans, sold the property, conveying said indebtedness unto Steven B. Torrans, Jr., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 424 at Page 166; and

WHEREAS, on the 6th day of May, 2003, the holder of said Deed of Trust substituted and appointed John C. Morris III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1717 at Page 779; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, John C. Morris, III, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated the 29th day of May, 2003, by posting same at the bulletin board near the Main front door of the Desoto County Courthouse and by publishing said Notice in the Desoto Times for four (4) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 27th day of June, 2003, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the Main front door of the Desoto County Courthouse at Hernando, Mississippi; and

WHEREAS, I, John C. Morris, III, Substitute Trustee, did on the 27th day of June, 2003, within legal hours, offer for sale and did sell, to the highest bidder for cash at the Main front door of the Desoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

**Lot 176, Section "D", Kingston West Subdivision, in Section 28, Township 1
South, Range 8 West, Desoto County, Mississippi, as per plat thereof
recorded in Plat Book 51, Pages 34-35, in the office of the Chancery Clerk of
Desoto County, Mississippi**

WHEREAS, at said sale First Horizon Loan Corp. F/K/A FT Mortgage Companies D/B/A First Tennessee Mortgage Company, Inc. was the highest and best bidder, therefor, for the sum of \$ 75,143.59 and the same was then and there struck off to First Horizon Loan Corp. F/K/A FT Mortgage Companies D/B/A First Tennessee Mortgage Company, Inc. and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW, THEREFORE, I, John C. Morris, III, Substitute Trustee, for the consideration of \$ 75,143.59 do hereby convey the above described property to First Horizon Loan Corp. F/K/A FT Mortgage Companies D/B/A First Tennessee Mortgage Company, Inc..

I convey only such title as is vested in me as Substitute Trustee.

F03-1696/Torrans

STATE MS.-DESOTO CO.
FILED

JUL 7 2 37 PM '03

BK 447 PG 664
W.E. DAVIS CH. CLK.

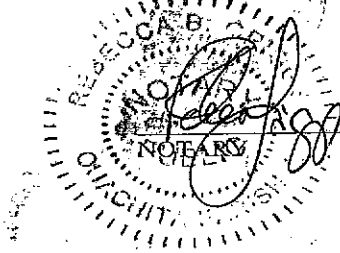
WITNESS MY SIGNATURE, this the 27th day of June, 2003.


JOHN C. MORRIS, III, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 27th day of June, 2003, the within named JOHN C. MORRIS, III, Substitute Trustee, who acknowledged that he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:

2309 OLIVER RD.
MONROE, LA 71201

318-330-9020

GRANTEE:

First Horizon Home Loan Corp.
4000 Horizon Way
Irving, TX 75063
1-800-707-9998

THIS DOCUMENT WAS PREPARED BY :

JOHN C. MORRIS, III
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S
NOTICE OF SALE
STATE OF MISSISSIPPI
COUNTY OF Desoto
WHEREAS, on the 30th day of October, 1997, Steven B. Torrens, Jr. and wife, Susan A. Torrens, executed and delivered a certain Deed of Trust unto Thomas F. Baker, M. Trustee for FT Mortgage Companies d/b/a First Tennessee Mortgage Company, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of Desoto County, Mississippi in Book 946 at Page 62; and
WHEREAS, on the 29th day of April, 2002, Steven B. Torrens, Jr. and Susan A. Torrens, sold the property, conveying said indebtedness unto Steven B. Torrens, Jr., by Instrument recorded in the office of the aforesaid Chancery Clerk in Book 424 at Page 166; and
WHEREAS, on the 6th day of May, 2003, the holder of said Deed of Trust substituted and appointed John C. Morris III, as Trustee in said Deed of Trust, by Instrument recorded in the office of the aforesaid Chancery Clerk in Book 1717 at Page 779; and
WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 27th day of June, 2003, I will, during legal hours, at public outcry, offer for sale and will sell, at the Main front door of the Desoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in Desoto County, Mississippi, to-wit:
Lot 176, Section "D", Kingston West Subdivision, in Section 28, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 51, Pages 34-35, in the office of the Chancery Clerk of Desoto County, Mississippi
I will only convey such title as is vested in me as Substitute Trustee.
WITNESS MY SIGNATURE, this 29th day of May, 2003.
JOHN C. MORRIS, III
SUBSTITUTE TRUSTEE
2309 OLIVER ROAD
MONROE, LA 71201
318-330-9020
F03-1686
PUBLISH:
06-04-03
06-11-03
06-18-03
06-25-03

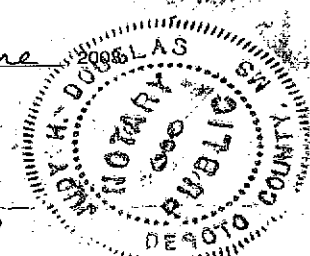
Volume No. 108 on the 4 day of June, 2003
Volume No. 108 on the 11 day of June, 2003
Volume No. 108 on the 18 day of June, 2003
Volume No. 108 on the 25 day of June, 2003
Volume No. _____ on the _____ day of _____, 2003

Lisa Fuller

Sworn to and subscribed before me, this 25 day of June, 2003

BY *Judy M. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 343 words @ .12 \$ 41.16
B. 3 subsequent insertions of 1029 words @ .10 \$ 102.90
C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 147.06